AMENDMENT TO THE CLAIMS

1.   (Currently amended) A method for conducting a transaction, comprising:

receiving, by a controller and from an applicant, an application for a financial account and an authorization to credit a first amount to the financial account;

receiving, by the controller and from the applicant, information identifying a substitute form of collection associated with the applicant technique; and

finalizing, by the controller, the transaction, via a processing device after receipt of the application and the information.

2.   (Currently amended) The method of claim 1, further comprising:

receiving, by the controller and from the applicant, an acceptance of an incentive offer, wherein the first amount is based on the incentive offer.

3.   (Currently amended) The method of claim 1, further comprising:

establishing, by the controller, a second amount associated with the substitute form of collection, wherein the second amount is less than the first amount technique.

4.   (Currently amended) The method of claim 1, further comprising:

offering, by the controller and to the applicant, an incentive based on receipt of the application.

5.   (Currently amended) The method of claim 1, further comprising:

offering , by the controller and to the applicant, an incentive based on an approval of the application.

6.   (Cancelled)

7.   (Currently amended) The method of claim 1, wherein the information identifying the substitute form of collection technique includes information specifying at least one of: (i) a credit account to be credited; (ii) a debit account to be credited; (iii) a financial

2

account to be credited; (iv) a store account to be credited; and (v) an address to which payment is to be sent.

8.   (Currently amended) The method of claim 1, wherein finalizing the transaction ~~further~~ comprises:

        approving the application; and

        crediting the financial account by an amount equal to the first amount.

9.   (Cancelled)

10.   (Currently amended) The method of claim 1, wherein finalizing the transaction ~~further~~ comprises:

        declining the application; and

        crediting the substitute form of collection by a second amount <u>that is less than the first amount</u>.

11.   (Original) The method of claim 10, wherein the second amount is equal to the first amount minus an incentive amount.

12.   (Currently amended) The method of claim 1, wherein finalizing the transaction ~~further~~ comprises:

        performing an analysis of the application; and

        performing <u>, by the controller,</u> one of:

              crediting the financial account by an amount equal to the first amount if the analysis indicates an approval of the application; and

              crediting the substitute form of collection by a second amount <u>that is less than the first amount</u> if the analysis indicates a refusal of the application.

13.   (Original) The method of claim 12, wherein the second amount is equal to the first amount less an incentive amount.

3

14.   (Original) The method of claim 1, wherein the transaction is a product return transaction.

15.   (Currently amended) A transaction method, comprising:

receiving, by a controller and from a seller, an application for a financial account;

receiving, by the controller and from the seller, information identifying a substitute form of collection ~~technique~~;

determining, by the controller ~~via a processing device~~, a first payment amount to be paid to the first financial account if the application is approved;

determining, by the controller, a second payment amount that is less than the first payment amount to be paid to the substitute form of collection ~~technique~~ if the application is rejected; and

finalizing the transaction, by the controller, based on an approval or rejection of the application.

16.   (Currently amended) A transaction method, comprising:

offering, by a controller, a seller an incentive amount;

receiving, by the controller and from the seller, an application for a financial account and an authorization to credit a payment amount to the financial account;

receiving, by the controller and from the seller, information identifying a substitute form of collection ~~technique~~ and an authorization to credit a second payment amount that is less than the first payment amount to the substitute form of collection ~~technique~~;

approving, via the controller, the application for the financial account; and

crediting, by the controller, the payment amount to the financial account ~~via a processing device~~.

17.   (Currently amended) A device, comprising:

a processor; and

a storage device coupled to said processor and storing instructions adapted to be executed by said processor to:

receive, from an applicant, an application for a financial account and an authorization to pay a first amount to the financial account;

receive, from the applicant, information identifying a substitute form of collection technique; and

finalize the transaction using at least one of the financial account and the substitute form of collection technique.

18.   (Original) The device of claim 17, wherein said storage device further stores at least one of: (i) a transaction database; (ii) a seller database; and (iii) an application database.

19.   (Currently amended) A medium storing instructions adapted to be executed by a processor to perform a method for conducting a transaction, said method comprising:

receiving, from an applicant, an application for a financial account and an authorization to pay a first amount to the financial account;

receiving, from the applicant, information identifying a substitute form of collection technique; and

finalizing the transaction using at least one of the financial account and the substitute form of collection technique.

20.   (Currently amended) A method for facilitating a the return of a product having been purchased for a purchase price, the method comprising:

receiving, by a POS device and from a customer in possession of the product, a request to return the product;

receiving, by the POS device and from the customer, an application for a financial account and an authorization for to pay the purchase price and an incentive amount to be credited to the financial account in the case that the application is approved;

receiving, by the POS device and from the customer, information identifying a substitute form of collection technique via which the purchase price is authorized to be credited in the case that the application is denied; and

finalizing, by the POS device ~~via a processing device~~, the return by crediting at least the purchase price to ~~using~~ at least one of the financial account and the substitute form of collection ~~technique~~.

21.   (Currently amended) A method, comprising:

receiving, by a controller, an application for a first financial account from an applicant;

receiving, by the controller and from the applicant, an authorization to credit a first payment amount to the first financial account;

receiving, by the controller and from the applicant, information identifying a substitute form of collection;

receiving, by the controller and from the applicant, an authorization to credit a second payment amount using the substitute form of collection if the application is declined, wherein the second payment amount is less than the first payment amount;

determining, ~~via a processing device, whether~~ by the controller, that the application for the first financial account is approved; and

providing, by the controller and to the first financial account, the first payment amount to the applicant ~~if the application is approved~~.

22.   (Previously presented) The method of claim 21, in which the applicant is a seller of at least one item.

23.   (Currently amended) The method of claim 22, further comprising:

offering, by the controller, to list the at least one item for sale in exchange for a fee.

24.   (Currently amended) The method of claim 22, further comprising:

determining, by the controller, the first payment amount based on at least one of:

an incentive amount based on receipt of the application,

an incentive amount based on approval of the application,

a sale price for the at least one item, and

6

a fee for listing the at least one item for sale.

25.   (Currently amended) The method of claim 21, further comprising:

offering, by the controller, an incentive amount in exchange for the applicant
listing at least one item for sale and applying for the first financial account.

26.   (Previously presented) The method of claim 21, in which the authorization to
credit the first payment amount comprises an authorization to pay the applicant by
crediting the first payment amount to the first financial account.

27.   (Currently amended) The method of claim 21, further comprising:

determining, by the controller, the first payment amount based on at least one of:

an incentive amount based on receipt of the application, and

an incentive amount based on the approval of the application.

28.   (Previously presented) The method of claim 21, in which the authorization to
credit the second payment amount comprises an authorization to pay the applicant by
crediting the second payment amount using the substitute form of collection.

29.   (Currently amended) The method of claim 21, in which determining that ~~whether~~
the application for the first financial account is approved comprises:

forwarding, by the controller, the application to a financial institution; and

receiving, by the controller and from the financial institution, an indication that
the application is approved ~~from the financial institution~~.

30.   (Currently amended) The method of claim 21, in which providing the first
payment amount to the applicant comprises:

crediting, by the controller, the first payment amount to the first financial account.

31.   (Currently amended) The method of claim 21, in which providing the first
payment amount to the applicant comprises:

finalizing, by the controller, a sale transaction between the applicant and a buyer.

32. (Currently amended) The method of claim 21, further comprising:

receiving, by the controller, a request to return a product.

33. (Previously presented) The method of claim 32, in which the first payment amount comprises a purchase price of the product and an incentive amount.

34. (Currently amended) A method, comprising:

receiving, by a controller, an application for a first financial account from an applicant;

receiving, by the controller and from the applicant, an authorization to credit a first payment amount to the first financial account;

receiving, by the controller and from the applicant, information identifying a substitute form of collection ~~financial account~~;

receiving, by the controller and from the applicant, an authorization to credit a second payment amount to the substitute form of collection if the application is declined, wherein the second payment amount is less than the first payment amount;

determining, ~~via a processing device, whether~~by the controller, that the application for the first financial account is rejected; and

providing, by the controller and via the substitute form of collection, the second payment amount to the applicant ~~if the application is rejected~~.

35. (Previously presented) The method of claim 34, in which providing the second payment amount to the applicant comprises:

crediting the second payment amount to the substitute form of collection.

36. (Previously presented) The method of claim 34, in which the applicant is a seller of at least one item.

37. (Currently amended) The method of claim 36, further comprising:

determining, by the controller, the second payment amount based on at least one of:

a sale price for the at least one item, and

a fee for listing the at least one item for sale.

38. (Previously presented) The method of claim 34, in which the second payment amount is equal to the first payment amount minus an incentive amount.

39. (Currently amended) The method of claim 34, in which determining whether that the application for the first financial account is rejected comprises:

forwarding, by the controller, the application to a financial institution; and

receiving, by the controller, an indication that the application is rejected from the financial institution.

40. (Previously presented) The method of claim 34, in which the substitute form of collection comprises at least one of:

a credit account,

a debit account,

a store account, and

an address to which payment is to be sent.

41. (New) A Web server operated by an on-line intermediary, comprising:

a processor; and

a memory in communication with the processor, the memory storing instructions that when executed by the processor result in:

receiving, from a seller, information descriptive of a product that the seller desires to sell via the on-line intermediary;

receiving, from the seller, an application to open a new financial account with a financial institution;

receiving, from the seller, an authorization for the on-line intermediary to credit a sale price of the product and an incentive amount to the new financial account, in

9

the case that the application for the new financial account is approved and in the case that the product is sold via the on-line intermediary;

receiving, from the seller, information descriptive of an existing financial account owned by the seller;

receiving, from the seller, an authorization for the on-line intermediary to credit the sale price of the product to the existing financial account, in the case that the application for the new financial account is declined and in the case that the product is sold via the on-line intermediary;

providing information indicative of the application to open the new financial account to the financial institution;

receiving, from the financial institution and in response to the providing of the information indicative of the application to open the new financial account, an indication descriptive of whether the application is accepted or declined; and

crediting, upon a sale of the product to a buyer in exchange for the sale price, and in accordance with the authorizations received from the seller, an appropriate monetary amount to an appropriate one of the financial accounts.

42.   (New) The Web server of claim 41, wherein the indication descriptive of whether the application is accepted or declined comprises an indication that the application is accepted, and wherein the crediting of the appropriate monetary amount to the appropriate one of the financial accounts comprises crediting the sum of the sale price and the incentive amount to the new financial account.

43.   (New) The Web server of claim 42, wherein the incentive amount comprises a new financial account bounty received by the on-line intermediary from the financial institution, minus a fee for having the seller's product listed for sale via the on-line intermediary.

44.   (New) The Web server of claim 41, wherein the indication descriptive of whether the application is accepted or declined comprises an indication that the application is declined, and wherein the crediting of the appropriate monetary amount to the

10

appropriate one of the financial accounts comprises crediting only the sale price to the existing financial account.

45.   (New) The Web server of claim 41, wherein the indication descriptive of whether the application is accepted or declined comprises an indication that the application is declined, and wherein the crediting of the appropriate monetary amount to the appropriate one of the financial accounts comprises crediting the sale price minus a fee for having the seller's product listed for sale via the on-line intermediary, to the existing financial account.